AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1.(Currently amended) A method for pre-screening customer data ~~of a customer~~ by a selling entity ~~for credit pre-approval determination of a customer~~ at a point of sale location, comprising:

receiving said customer data at a point of sale system; and

during the course of a single check out process at said point of sale location:

transmitting said customer data to a server;

searching a database for said customer data; ~~and~~

~~based upon results of said searching:~~

performing a credit worthiness check to determine a credit pre-approval of said customer~~,~~; said performing is done using a result of said searching and without knowledge of and uninitiated by said customer; ~~and~~

providing said customer with an invitation to open a charge account;

~~wherein if said customer accepts~~

opening said charge account upon acceptance of said invitation by said customer; and

~~if desired by said customer,~~ selectively executing a charge purchase during said check out process at said point of sale system using said opened charge account.

2.(Original) The method of claim 1, further comprising:

holding said invitation open for a predetermined period of time; and

providing said customer with information on how to access said invitation at a future date.

3.(Currently amended) The method of claim 1, wherein said customer data includes at least one of said customer's:

name;

address;

telephone number;

social security number;

photo identification card; and

membership card relating to said selling entity.

4. (Currently amended)   The method of claim 1, <u>further</u>
<u>comprising</u> wherein said searching a database for said customer data
includes determining whether a membership status of said customer
is active or inactive; wherein further said credit worthiness check is
performed on customer data with an active status.

5. (Currently amended)   The method of claim 1, <u>further</u>
<u>comprising</u>wherein said searching a database for said customer data
includes determining whether said customer has a current charge account
with said selling entity.

6. (Original) The method of claim 1 wherein said credit worthiness
check is performed by a credit bureau.

7. (Original) method of claim 1, wherein said credit worthiness
check is performed by a credit issuer.

8. (Original) The method of claim 1 wherein said credit worthiness
check is a full bureau check.

9. (Original) The method of claim 1 wherein said credit
worthiness check is a partial bureau check.

10. (Currently amended)   The method of claim 1 wherein said performing a credit worthiness check ~~includes~~ comprises determining at least one of~~:~~ a credit account limit~~;~~, an annual percentage rate~~;~~, and an account type~~;~~, for customers who have met specified criteria for said credit pre-approval determination.

11. (Currently amended)   The method of claim 1, further comprising~~wherein said providing said customer with an invitation to open a charge account includes~~ printing out said invitation and providing a terms or~~and a~~ conditions of said invitation.

12.(Currently amended)   The method of claim 1, wherein said providing of said ~~customer with an~~ invitation ~~to open a charge account includes~~comprises~~:~~ offering said customer an incentive to accept said invention through at least one of~~:~~ a discount ~~off of~~for a purchase~~;~~ and a reduced interest rate.

13. (Original)   The method of claim 2, wherein said providing said customer information on how to access said invitation at a future date includes printing said information on a receipt at said point of sale system.

14.(Currently amended)   The method of claim 1, wherein data related to ~~pre-approvals and~~a declinations of said invitation~~s to open a charge account are~~ is transmitted to said server, and a customer record~~s~~ relating to said data ~~are~~is updated.

15. (Currently amended)   The method of claim 1, further comprising~~wherein said opening said charge account includes~~ providing said customer with a charge card.

16. (Currently amended)   The method of claim 1, <u>further</u> <u>comprising</u><s>wherein said opening said charge account includes</s> performing a fraud check, said fraud check including verifying said customer's identity.

17. (Currently amended)   A storage medium encoded with machine-readable computer program code for pre-screening customer data by a selling entity for <s>credit pre-approval determination of</s> a customer at a point of sale location, the storage medium including instructions for causing the selling entity to implement a method comprising:

receiving said customer data at a point of sale system; and

during <u>the course of</u> a <u>single</u> check out process <u>at said point of sale location</u>:

transmitting said customer data to a server;

searching a database for said customer data; <s>and based upon results of said searching:</s>

performing a credit worthiness check <u>to determine a credit pre-approval of</u> <u>said customer, said performing is done using a result of said searching and without</u> <u>knowledge of and uninitiated by said customer;</u> <s>and</s>

providing said customer with an invitation to open a charge account;

<s>wherein if said customer accepts:</s>

opening said charge account<u>, upon acceptance of said invitation by said</u> <u>customer</u>; and

<s>if desired by said customer,</s> <u>selectively</u> executing a charge purchase during said check out process at said point of sale system.

18. (Original)   The storage medium of claim 17, further comprising: holding said invitation open for a predetermined period of time; and providing said customer with information on how to access said invitation at a future date.

19. (Original)   The storage medium of claim 17, wherein said customer data includes at least one of said customer's:

name;

address;

telephone number;

social security number;

photo identification card; and

membership card relating to said selling entity.

20.(Currently amended)   The storage medium of claim 17, <u>further</u> <u>comprising</u> ~~wherein said searching a database for said customer data~~ ~~includes~~ determining whether a membership status of said customer is active or inactive; wherein further said credit worthiness check is performed on customer data with an active status.

21.(Currently amended)   The storage medium of claim 17, <u>further</u> <u>comprising</u>~~wherein said searching a database for said customer data~~ ~~includes~~ determining whether said customer has a current charge account with said selling entity.

22. (Original)   The storage medium of claim 17 wherein said credit worthiness check is performed by a credit bureau.

23. (Original)   The storage medium of claim 17, wherein said credit worthiness check is performed by a credit issuer.

24. (Original)   The storage medium of claim 17 wherein said credit worthiness check is a full bureau check.

25. (Original)   The storage medium of claim 17 wherein said credit worthiness check is a partial bureau check.

26. (Currently amended)   The storage medium of c l a i m 1 7 wherein said performing a credit worthiness check ~~includes~~ <u>comprises</u> determining at

least one of: a credit account limit;, an annual percentage rate;, and an account type; for customers who have met specified criteria for said credit pre-approval determination.

27.(Currently amended)   The storage medium of claim 17, <u>further</u> <u>comprising</u>~~wherein said providing said customer with an invitation to open a charge account includes~~ printing out said invitation and providing <u>a</u> terms ~~and~~<u>or a</u> conditions<u> of said invitation</u>.

28. (Currently amended)   The storage medium of claim 17, wherein said providing <u>of</u> said ~~customer with an~~ invitation to ~~open a charge account includes~~<u>comprises</u>: offering said customer an incentive to accept said invention through at least one of: a discount off of a purchase; and a reduced interest rate.

29. (Original)   The storage medium of claim 18, wherein said providing said customer information on how to access said invitation at a future date includes printing said information on a receipt at said point of sale system.

30. (Currently amended)   The storage medium of claim 17, wherein data related to ~~pre-approvals and~~<u>a</u> declinations of <u>said</u> invitation~~s to open a charge account are~~<u>is</u> transmitted to said server and <u>a</u> customer record~~s~~ relating to said data ~~are~~<u>is</u> updated.

31. (Currently amended)   The storage medium of claim 17, <u>further</u> <u>comprising</u> ~~wherein said opening said charge account includes~~ providing said customer with a charge card.

32. (Currently amended)   The storage medium of claim 17, <u>further</u> <u>comprising</u> ~~wherein said opening said charge account includes~~

performing a fraud check, said fraud check including verifying said customer's identity.

33.(Currently amended)   A system for pre-screening customer data of a customer by a selling entity for credit pre-approval determination of a customer at a point of sale location, comprising:

a selling entity including:

at least one point of sale system coupled to a communications link;

a server coupled to said at least one point of sale system via said communications link;

a data storage device in communication with said server; and

a link to a credit information server;

wherein, without knowledge of and uninitiated by said customer, said customer data is processed and said a credit pre-approval determination is made prior to said customer selecting a payment method.

34. (Currently amended)   The system of claim 33, wherein said point of sale system:

receives said customer data;

transmits said customer data to said server;

processes check out activities;

receives credit pre-approval determination information from said server;

prints out data related to said credit pre-approval determination information; and

if desired by in response to a consent of a pre-approved customer, an account number is generated generates an account number; and a selectively charges a purchase is executed for of merchandise selected by said customer.

35.(Currently amended) The system of claim 33, wherein said server:

accesses a customer records relating to said pre-approval determination; and if

<u>in the event said</u> customer data stored in said customer records meets specified criteria, transmits said customer <u>data</u> to said credit information server for a credit worthiness check.

36. (Original) The system of claim 33, wherein said link to a credit information server includes a dedicated telephone line.

37. (Original) The system of claim 33, wherein said link to a credit information server 'includes an Internet connection.